		(If known)	OF OURDENIT MONE		UA	OVIL PI	1:48
		CHAPTER 7 STATEMENT (OF CURRENT MONT TEST CALCULATION	N I			
				J.			
		Schedule I and J, this statement must be completed by evumer debts. Joint debtors may complete one statement or		whether or n	ot fili	ng jointly, who	
		Part I. EXCLUSION F	OR DISABLED VET	ERANS			
	Decl	u are a disabled veteran described in the Veteran's Declar aration, (2) check the box for "The presumption does not ot complete any of the remaining parts of this statement.					
	Ueteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).						
i.		Part II. CALCULATION OF MONTH	LY INCOME FOR §	707(b)(7)) E	KCLUSIO	N
	Mari	tal/filing status. Check the box that applies and complete	the balance of this part of this	statement as	dire	ted.	
	a. 🔽	Unmarried. Complete only Column A ("Debtor's Inco	me") for Lines 3-11.				
b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart oth of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's 3-11.			art other than t	or the purpos			
2		c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			six e the filing.		Column A Debtor's Income	Column Spouse's Income
3	Gros	s wages, salary, tips, bonuses, overtime, commission	s.		\$	1,955.32	\$
	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered Line b as a deduction in Part V.					7	
4	a.	Gross receipts	\$	}			
	b.	Ordinary and necessary business expenses	\$				
	C.	Business income	Subtract Line b from Line a]	\$		\$
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a.	Gross receipts	\$]			
	b.	Ordinary and necessary operating expenses	\$	1			
	c.	Rent and other real property income	Subtract Line b from Line a	j	\$		\$
6	Inter	est, dividends, and royalties.			\$		\$
7	Pens	sion and retirement income.			\$		\$
-		amounts paid by another person or entity, on a regula	r basis, for the household ext	enses of	-		4
- 1			,				

the debtor or the debtor's dependents, including child or spousal support. Do not include amounts

Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the

Debtor \$

Spouse \$

paid by the debtor's spouse if Column B is completed.

Unemployment compensation claimed to be a benefit under the Social Security Act

amount in the space below:

Case 07-20694

Official Form 22A (Chapter 7) (10/06)

In re: Hanley, Marilyn M.

Case Number:

8

9

Doc 3

Debtor(s)

Filed 11/14/07

Document,

Entered 11/14/07 14:15:53 Desc Main

The presumption does not arise ANGELETCY COURT (Check the box as directed in Parts I, III, and VI of this statement) NG

FILED IN THE

According to the calculations required by this statement:

☐ The presumption arises

Page 1 of 5

21

below:

Net mortgage/rental expense

•	Document Page 2 of 5	1.10	.00 00001	viai	••
	Form 22A (Chapter 7) (10/06) - Cont. Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source amount.	war and			
10	a. \$				
황네	b. \$				
	Total and enter on Line 10		\$	\$	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, an Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	nd, if	\$ 1,955.32	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				1,955.32
ij.	Part III. APPLICATION OF § 707(B)(7) EXCLUS	ION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by enter the result.	y the num	ber 12 and	\$	23,463.84
14	Applicable median family income. Enter the median family income for the applicable state a (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankrupt	and hous cy court.)	ehold size.		
	a. Enter debtor's state of residence: Wyoming b. Enter debtor's househ	old size:	1	\$	38,003.00
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check that the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, The amount on Line 13 is more than the amount on Line 14. Complete the remains	or VII.			es not arise*
	Complete Parts IV, V, VI, and VII of this statement only if required	l. (See L	.ine 15.)		
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME	FOR	§ 707(b)(2)		
16	Enter the amount from Line 12.			\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.				
	Part V. CALCULATION OF DEDUCTIONS ALLOWED UND	OFR &	707(b)(2)		
	Subpart A: Deductions under Standards of the Internal Reven			·	***************************************
	National Standards: food, clothing, household supplies, personal care, and misc				
19	"Total" amount from IRS National Standards for Allowable Living Expenses for the applicable famili (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	ly size an	d income level.		
	(This information is available at www.usuoj.gov/ust/			\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a belo IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this in at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Averagements for any debts secured by your home, as stated in Line 42; subtract Line b from Line a ar Line 20B. Do not enter an amount less than zero.	nformatio erage Mo	n is available onthly		
20B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$				
	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$				

Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space

Subtract Line b from Line a

Case 07-20694 Doc 3 Filed 11/14/07 Entered 11/14/07 14:15:53 Desc Main

Page 3 of 5 Document Official Form 22A (Chapter 7) (10/06) - Cont. Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 0 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do 23 not enter an amount less than zero. \$ IRS Transportation Standards, Ownership Costs, First Car Average Monthly Payment for any debts secured by Vehicle 1, as \$ stated in Line 42 b. Subtract Line b from Line a C. Net ownership/lease expense for Vehicle 1 \$ Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ a. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 \$ b. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a C. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal. 25 state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. S Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll 26 deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life 27 insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. \$ Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to 28 pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for 29 education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare 30 such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. \$ Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health 31 care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for

Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service — such as cell phones, pagers, call

waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of

\$

health insurance or health savings accounts listed in Line 34.

your dependents. Do not include any amount previously deducted.

Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.

32

33

\$

claims), divided by 60.

Page 4 of 5 Document Official Form 22A (Chapter 7) (10/06) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance \$ 34 Disability Insurance \$ b. \$ C. Health Savings Account Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children 38 less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five 39 percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 a. \$ b. \$ Ç. \$ Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt **Cure Amount** а \$ b. \$ C \$ Total: Add lines a, b and c. Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

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56

		Expense Description	Monthly Amount
	a.		\$
	b.		\$
	C.		\$
[Total: Add Lines a, b and c	\$

		Part VIII. VERIFICATION
-	I declare under penalty of perjury that sign.)	the information provided in this statement is true and correct. (If this a joint case, both debtors must
57	Date: October 30, 2007	Signature: Marilyn M. Hanley
	Date:	Signature:
		(Joint Debtor, if any)